

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): DeFrancesco et al.  
APPLICATION NO.: 10/650,389 ART UNIT: 3692  
FILING DATE: August 28, 2003 EXAMINER: N. Nguyen  
TITLE: Computer implemented automated credit application analysis and  
decision routing system

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO THIRD OFFICE ACTION**

In response to the Office Action mailed on August 18, 2009, we respectfully submit this  
Response:

**Amendments to the Claims** begin on page 2 of this paper;

**Remarks** begin on page 5 of this paper; and

**Conclusion** begins on page 7 of this paper.

The Commissioner is hereby authorized to charge any required fees to Deposit Account  
No. 07-1700.